

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Currently Amended): A card settlement method using a mobile information terminal provided with an IC card read/write function and a wireless communication function for the settlement of a transaction in a business establishment, comprising:

a step of having a customer using a business establishment wirelessly connect to an authorization server through a network by the mobile information terminal,

a step of having the customer load his or her IC card in the mobile information terminal, read the information stored in this IC card, and send it to the authorization server,

a step of having the authorization server decide on the authorization of the current transaction from authentication information stored in the IC card and proving the legitimacy of the card, settlement information containing at least a card number, and personal identification information input from the customer and proving the legitimacy of the customer,

a step of sending a temporary password issued from a settlement server to the mobile information terminal for display after the authorization of the current transaction,

a step of inputting the temporary password and the current transaction information from a business establishment side settlement terminal and sending it to the settlement server, and

a step of having the settlement server settle the transaction with the password and the transaction information satisfying the settlement conditions,

wherein the temporary password is valid for only one transaction and valid for only a limited period of time,

wherein the mobile information terminal is a mobile phone having both a contact type IC card and a noncontact type IC card built into the mobile telephone,

wherein the temporary password is data obtained by encrypting said settlement information and said temporary password and is not stored in said settlement server.

Claim 2 (Canceled).

Claim 3 (Canceled).

Claim 4 (Currently Amended): A card settlement system using a mobile information terminal as set forth in ~~either one of claims 1 to 3~~ claim 1, wherein, further, after said settlement is executed by said settlement server, a receipt is issued from said settlement terminal on business establishment side.

Claim 5 (Currently Amended): A card settlement system wherein a settlement terminal installed in a business establishment is connected through a settlement network with an authorization server and a settlement server retained by a card company or a bank, and a customer can perform the settlement by using a card, providing following means of:

an application server provided in the mobile information terminal, and providing a read/write function of an IC card for performing a read/write operation of information with respect to the IC card with authentication information proving a legitimacy of the card, personal identification information proving the legitimacy of the customer and settlement information containing at least a card number stored therein,

a storage of an application software for a specific service, a control of a screen of said mobile information terminal and a gateway function between the network of said mobile information terminal and said settlement network, and

a password issuance function provided in said settlement server issuing a temporary password based on settlement information input from said IC card through the network of said mobile information terminal, said application server and said settlement network,

wherein the temporary password is valid for only one transaction and valid for only a limited period of time,

wherein the mobile information terminal is a mobile phone having both a contact type IC card and a noncontact type IC card built into the mobile telephone,

wherein the temporary password is data obtained by encrypting said settlement information and said temporary password and is not stored in said settlement server.

Claim 6 (Original): A card settlement system using a mobile information terminal as set forth in claim 5, wherein the settlement is carried out by the following procedure when a customer incurs a charge at a business establishment:

said mobile information terminal with said IC card inserted therein by the customer is connected via said application server with said authorization server, and the authentication information stored in this IC card is transmitted to said authorization server,

legitimacy of this IC card is decided by said authorization server based on the authentication information stored in said IC card,

the personal identification information is input from the input device of said mobile information terminal by the customer and sent to said authorization server after it is verified that said card is legitimate,

the settlement information stored in said IC card is input by the customer and sent to said settlement server after the customer is verified by the personal identification information,

a temporary password issued from said settlement server based on said personal identification information, settlement information, and reception time is sent to said mobile information terminal and displayed on a display unit thereof,

the displayed temporary password and this time sales information are input from said settlement terminal installed in said business establishment, and

a receipt is issued from said settlement terminal of the business establishment by a signal from said settlement server for a transaction satisfying the settlement conditions after said temporary password and transaction information are checked by said settlement server.

Claim 7 (Canceled).

Claim 8 (Canceled):

Claim 9 (Currently Amended): A card settlement system using a mobile information terminal as set forth in claim 5 ~~or 7~~, wherein said application server is provided in a service center located between the network of said mobile information terminal and said settlement network, and said authorization server is provided in this service center.

Claim 10 (Currently Amended): A card settlement system using a mobile information terminal as set forth in claim 5 ~~or 7~~, wherein the authentication function corresponding to said authorization server is provided in said mobile information terminal, and the authentication of legitimacy of said IC card is carried out in said mobile information terminal.

Claims 11 - 14 (Canceled).

Claim 15 (Original): A card settlement system using a mobile information terminal as set forth in claim 4, wherein when the receipt is issued from said settlement terminal of a business establishment by said settlement server, the settlement result is displayed on also a display unit of said mobile information terminal via said application server.

Claim 16 (Currently Amended): A card settlement system using a mobile information terminal as set forth in ~~any one of claims 5, 8, or 12~~ claim 5, wherein

as the authentication of the user by said personal identification information, bio information such as a fingerprint, voiceprint, and retina print of the user is registered in the IC card in advance by a bio information reader, the bio information is read at the time of authentication of the user by this bio information reader and compared with the bio information in the IC card, and the user is thereby verified.

Claim 17 (Currently Amended): A card settlement system using a mobile information terminal as set forth in ~~any one of claims 5, 8, or 12~~ claim 5, wherein

specific information concerning a matter known to only the user is registered in the IC card in advance as the authentication of the user by said personal identification information, the user inputs this specific information at the time of authentication of the user, this is compared with the specific information in the IC card, and the user is thereby verified.

Claim 18 (Original): A card settlement system using a mobile information terminal as set forth in claim 5, wherein a read/write function of the IC card is externally given to said mobile information terminal.

Claim 19 (Original): A card settlement system using a mobile information terminal as set forth in claim 5, wherein a read/write function of the IC card is built-in said mobile information terminal.

Claim 20 (Original): A card settlement system using mobile information terminal as set forth in claim 5, wherein said mobile information terminal is a mobile telephone.